



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [COMERICA INCORPORATED](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [89,318,000](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COMERICA INCORPORATED](#)
[1717 MAIN STREET MC-6506](#)

[DALLAS, TX 75201](#)

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	92,111,000			84,510,000			90,215,000			81,011,750			71,572,250																	
Net income (\$000)	189,000			350,000			1,168,000			474,000			1,198,000																	
Number of BHCs in peer group	134			133			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	1.98	2.55	13	2.10	2.67	15	2.04	2.60	17	2.36	2.77	22	3.27	3.01	57															
+ Non-interest income	1.06	0.97	62	1.27	1.13	64	1.24	1.04	67	1.24	1.21	58	1.42	1.32	64															
- Overhead expense	2.05	2.18	49	2.11	2.28	45	2.06	2.17	47	2.22	2.57	34	2.44	2.69	38															
- Provision for credit losses	-0.05	0.04	25	-0.86	-0.12	2	-0.43	-0.09	3	0.65	0.51	72	0.10	0.15	43															
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0	0.02	16	-0.01	0.01	11															
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42															
= Pretax net operating income (tax equivalent)	1.03	1.35	25	2.12	1.78	76	1.65	1.66	53	0.73	1.04	22	2.14	1.56	90															
Net operating income	0.82	1.03	26	1.66	1.36	75	1.29	1.26	57	0.59	0.81	25	1.67	1.19	92															
Net income	0.82	1.02	26	1.66	1.35	75	1.29	1.26	57	0.59	0.82	25	1.67	1.19	92															
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18				1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.20	2.96	10	2.33	3.18	12	2.25	3.06	10	2.77	3.55	12	4.23	4.41	36															
Interest expense	0.06	0.20	9	0.08	0.29	8	0.07	0.25	9	0.24	0.52	13	0.71	1.08	22															
Net interest income (tax equivalent)	2.14	2.75	14	2.25	2.88	17	2.18	2.80	17	2.53	3.01	21	3.53	3.33	56															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.07	0.09	55	0.02	0.16	24	-0.02	0.11	5	0.38	0.27	72	0.21	0.21	58															
Earnings coverage of net loan and lease losses (X)	26.50	38.54	59	93.33	25.70	86	-112	39.72	6	5.69	22.91	27	15	24.40	50															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	1.20	44	1.54	1.49	61	1.19	1.23	48	1.81	1.58	72	1.26	0.83	85															
Allowance for loan and lease losses / Total loans and leases	1.12	1.17	45	1.54	1.47	61	1.19	1.20	51	1.81	1.55	72	1.26	0.81	85															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.55	0.47	64	0.64	0.70	52	0.54	0.49	65	0.68	0.71	51	0.42	0.57	35															
30–89 days past due loans and leases / Total loans and leases	0.41	0.32	72	0.60	0.33	81	0.31	0.32	59	0.77	0.39	85	0.25	0.43	34															
Liquidity and Funding																														
Net noncore funding dependence	-14.24	-1.97	14	-18.40	-0.51	6	-26.91	-2.33	2	-15.29	3.20	4	5.89	14.45	24															
Net short-term noncore funding dependence	-18	-6.65	14	-22.53	-6.88	11	-30.86	-7.71	7	-23.76	-4.76	10	-4.30	3.38	20															
Net loans and leases / Total assets	54.88	59.31	35	57.61	60.99	33	51.27	58.67	26	58.14	61.58	33	67.65	63.77	50															
Capitalization																														
Tier 1 leverage ratio	8.25	9.06	24	9.08	9.15	49	7.74	8.98	19	8.63	9.13	39	9.51	9.76	48															
Holding company equity capital / Total assets	7.88	10.29	15	9.43	10.72	32	8.31	10.71	14	9.11	11.16	20	9.97	12.43	23															
Total equity capital (including minority interest) / Total assets	7.88	10.40	14	9.43	10.85	29	8.31	10.82	12	9.11	11.29	18	9.97	12.57	20															
Common equity tier 1 capital / Total risk-weighted assets	9.93	12.21	17	11.02	12.57	27	10.13	12.42	19	10.34	12.38	19	10.13	12.17	20															
Net loans and leases / Equity capital (X)	6.97	5.82	76	6.11	5.73	61	6.17	5.53	64	6.38	5.58	71	6.79	5.21	81															
Cash dividends / Net income	50.26	33.45	82	28.86	23.13	57	33.22	28.27	59	82.49	42.30	93	33.22	33.12	51															
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02																
Growth Rates																														
Assets	3.29	9.35	33	13.10	16.49	49	7.56	10.50	45	20.13	16.68	63	3.69	9.26	34															
Equity capital	-13.69	4.03	4	10.13	9.13	68	-1.90	7.46	9	9.87	6.99	70	-2.40	10.49	4															
Net loans and leases	-1.61	6.29	26	-5.19	7.22	17	-5.15	3.36	20	3.24	9.07	31	0.49	9.10	14															
Noncore funding	-8.95	-10.65	55	-64.78	-25.09	4	-37.86	-14.79	22	-24.37	-12.18	37	14.93	6.59	68															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	23.69	11.08	82	21.66	11.33	81	21.98	10.95	82	22.58	13.56	78	23.68	13.04	76															
Equity investment in subsidiaries / Equity capital	102.83	103.47	54	103.08	102.85	55	104.83	103.22	64	102.06	102.81	45	106.23	103.22	69															
Cash from ops + noncash items + op expense / Op expense + dividends	267.37	125.04	84	52.95	98.58	30	174.79	154.48	64	122.87	147.24	46	227.70	190.27	73															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	378,000	398,000	1,596,000	1,753,000	2,420,000	-5.03	-9.29
Income from lease financing receivables.....	5,000	-12,000	-2,000	20,000	19,000	6.68	
Fully taxable income on loans and leases.....	383,000	386,000	1,594,000	1,773,000	2,439,000	-0.78	-9.10
Tax-exempt income on loans and leases.....	0	0	0	0	0	-100.00	
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0	-100.00	
Income on loans and leases (tax equivalent).....	383,000	386,000	1,594,000	1,773,000	2,439,000	-0.78	-9.23
Investment interest income (tax equivalent).....	77,000	69,000	279,000	292,000	298,000	11.59	24.75
Interest on balances due from depository institutions.....	9,000	3,000	26,000	27,000	69,000	200.00	-32.06
Interest income on other earning assets.....	0	1,000	1,000	2,000	2,000	-100.00	-100.00
Total interest income (tax equivalent).....	469,000	459,000	1,900,000	2,094,000	2,808,000	2.18	-5.75
Interest on time deposits of \$250K or more	0	0	2,000	10,000	14,000		-100.00
Interest on time deposits < \$250K.....	1,000	1,000	3,000	17,000	33,000	0.00	-33.82
Interest on foreign office deposits	0	0	0	1,000	2,000		-100.00
Interest on other deposits	3,000	6,000	17,000	73,000	213,000	-50.00	-55.48
Interest on other borrowings and trading liabilities.....	6,000	6,000	24,000	63,000	177,000	0.00	-41.79
Interest on subordinated debt and mandatory convertible securities	3,000	3,000	11,000	18,000	29,000	0.00	-53.86
Total interest expense.....	13,000	16,000	57,000	182,000	468,000	-18.75	-50.50
Net interest income (tax equivalent).....	456,000	443,000	1,843,000	1,912,000	2,340,000	2.93	-3.25
Non-interest income.....	244,000	269,000	1,120,000	1,001,000	1,017,000	-9.29	-10.31
Adjusted operating income (tax equivalent)	700,000	712,000	2,963,000	2,913,000	3,357,000	-1.69	-5.84
Overhead expense.....	473,000	446,000	1,858,000	1,798,000	1,744,000	6.05	2.07
Provision for credit losses.....	-11,000	-182,000	-384,000	524,000	73,000		
Securities gains (losses)	0	0	0	0	-8,000		
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	238,000	448,000	1,489,000	592,000	1,533,000	-46.88	-11.49
Applicable income taxes	49,000	98,000	322,000	117,000	334,000	-50.00	-25.78
Tax equivalent adjustments	0	0	-1,000	1,000	1,000		-100.00
Applicable income taxes (tax equivalent).....	49,000	98,000	321,000	118,000	335,000	-50.00	-26.73
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	189,000	350,000	1,168,000	474,000	1,198,000	-46.00	-6.44
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	189,000	350,000	1,168,000	474,000	1,198,000	-46.00	-6.44
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	189,000	350,000	1,168,000	474,000	1,198,000	-46.00	-6.44
Investment securities income (tax equivalent).....	77,000	69,000	279,000	292,000	298,000	11.59	24.75
US Treasury and agency securities (excluding mortgage-backed securities)	7,000	18,000	56,000	70,000	67,000	-61.11	-36.77
Mortgage-backed securities	70,000	51,000	224,000	221,000	229,000	37.25	39.66
All other securities	0	0	-1,000	1,000	2,000		-100.00
Cash dividends declared.....	95,000	101,000	388,000	391,000	398,000	-5.94	122.14
Common	89,000	95,000	365,000	378,000	398,000	-6.32	108.11
Preferred.....	6,000	6,000	23,000	13,000	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent).....	2.04	2.75	9	2.17	2.96	12	2.11	2.85	11	2.58	3.27	11	3.92	4	43
Less: Interest expense	0.06	0.19	8	0.08	0.27	8	0.06	0.23	9	0.22	0.48	13	0.65	0.98	25
Equals: Net interest income (tax equivalent)	1.98	2.55	13	2.10	2.67	15	2.04	2.60	17	2.36	2.77	22	3.27	3.01	57
Plus: Non-interest income	1.06	0.97	62	1.27	1.13	64	1.24	1.04	67	1.24	1.21	58	1.42	1.32	64
Equals: adjusted operating income (tax equivalent)	3.04	3.56	20	3.37	3.87	27	3.28	3.70	27	3.60	4.04	31	4.69	4.41	69
Less: Overhead expense.....	2.05	2.18	49	2.11	2.28	45	2.06	2.17	47	2.22	2.57	34	2.44	2.69	38
Less: Provision for credit losses.....	-0.05	0.04	25	-0.86	-0.12	2	-0.43	-0.09	3	0.65	0.51	72	0.10	0.15	43
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	23	0	0.02	17	-0.01	0.01	11
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.03	1.35	25	2.12	1.78	76	1.65	1.66	53	0.73	1.04	22	2.14	1.56	90
Less: Applicable income taxes (tax equivalent).....	0.21	0.31	23	0.46	0.40	71	0.36	0.38	49	0.15	0.23	24	0.47	0.36	80
Less: Minority interest.....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.82	1.03	26	1.66	1.36	75	1.29	1.26	57	0.59	0.81	25	1.67	1.19	92
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.82	1.02	26	1.66	1.35	75	1.29	1.26	57	0.59	0.82	25	1.67	1.19	92
Memo: Net income (last four quarters)	1.09	1.17	41	1.06	1.07	50	1.29	1.26	57	0.59	0.82	25	1.67	1.19	91
Net income-BHC and noncontrolling (minority) interest	0.82	1.04	25	1.66	1.37	75	1.29	1.27	56	0.59	0.83	25	1.67	1.20	92
Margin Analysis															
Average earning assets / Average assets	92.60	93.16	42	93.35	93.08	54	93.53	93.08	56	93.39	92.32	66	92.69	91.05	69
Average interest-bearing funds / Average assets.....	41.77	60.43	2	45.57	62.97	2	43.40	61.99	3	47.63	64.06	3	50.33	65.57	4
Interest income (tax equivalent) / Average earning assets	2.20	2.96	10	2.33	3.18	12	2.25	3.06	10	2.77	3.55	12	4.23	4.41	36
Interest expense / Average earning assets.....	0.06	0.20	9	0.08	0.29	8	0.07	0.25	9	0.24	0.52	13	0.71	1.08	22
Net interest income (tax equivalent) / Average earning assets	2.14	2.75	14	2.25	2.88	17	2.18	2.80	17	2.53	3.01	21	3.53	3.33	56
Yield or Cost															
Total loans and leases (tax equivalent).....	3.17	3.88	10	3.05	4.05	7	3.25	4.01	11	3.43	4.27	8	4.83	5.09	38
Interest-bearing bank balances	0.21	0.18	79	0.08	0.10	21	0.15	0.14	69	0.29	0.27	62	2.19	2.04	56
Federal funds sold and reverse repos		0.28			0.26			0.25		0	0.68	7	0	2.44	4
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0.15	0.60	58	0.35	0.99	53
Total earning assets	2.20	2.93	11	2.33	3.15	13	2.25	3.04	11	2.77	3.51	13	4.23	4.36	41
Investment securities (tax equivalent)	1.71	1.78	46	1.87	1.84	51	1.78	1.77	53	2.22	2.25	46	2.45	2.76	25
US Treasury and agency securities (excluding mortgage-backed securities)	0.95	1.09	42	1.57	1.30	64	1.51	1.14	75	1.91	1.75	60	2.44	2.32	69
Mortgage-backed securities	1.65	1.67	47	1.87	1.60	72	1.78	1.57	72	2.22	2.05	65	2.40	2.61	21
All other securities		2.75			2.93			2.81			3.24			4.06	
Interest-bearing deposits	0.04	0.16	10	0.08	0.26	11	0.06	0.21	12	0.32	0.53	25	0.91	1.10	33
Time deposits of \$250K or more	0	0.48	3	0	0.82	1	0.30	0.66	13	1.24	1.42	32	1.87	1.96	39
Time deposits < \$250K.....	0.30	0.44	32	0.27	0.78	3	0.21	0.62	6	0.93	1.36	15	1.38	1.82	22
Other domestic deposits	0.04	0.13	7	0.08	0.17	23	0.05	0.15	17	0.26	0.36	39	0.84	0.93	46
Foreign deposits	0	0.14	22	0	0.13	25	0	0.14	20	0.37	0.42	60	0.93	1.19	43
Federal funds purchased and repos.....	0	0.16	5	0	0.18	9	0	0.17	9	0	0.62	1	2.66	1.86	82
Other borrowed funds and trading liabilities	1	1.14	45	0.86	1.38	33	1.05	1.27	42	1.01	1.50	29	2.68	2.38	65
All interest-bearing funds.....	0.14	0.31	17	0.17	0.42	8	0.15	0.37	11	0.47	0.74	22	1.30	1.49	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	244,000	269,000	1,120,000	1,001,000	1,017,000
Fiduciary activities income	51,000	48,000	206,000	188,000	187,000
Service charges on deposit accounts - domestic	49,000	48,000	199,000	188,000	208,000
Trading revenue.....	18,000	35,000	112,000	106,000	93,000
Investment banking fees and commissions.....	13,000	14,000	54,000	56,000	57,000
Insurance activities revenue.....	2,000	2,000	6,000	7,000	6,000
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	-1,000	-1,000	-1,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	0	2,000	4,000	7,000	3,000
Other non-interest income.....	111,000	120,000	540,000	450,000	464,000
Total overhead expenses	473,000	446,000	1,858,000	1,798,000	1,744,000
Personnel expense.....	289,000	282,000	1,133,000	1,019,000	1,020,000
Net occupancy expense.....	47,000	48,000	199,000	195,000	195,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	1,000	1,000	3,000	1,000	1,000
Other operating expenses.....	136,000	115,000	523,000	583,000	528,000
Fee income on mutual funds and annuities.....	11,000	10,000	43,000	36,000	35,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	7,484	7,653	7,442	7,681	7,747
Average personnel expense per employee.....	38.62	36.85	152.24	132.67	131.66
Average assets per employee.....	12,307.72	11,042.73	12,122.41	10,547.03	9,238.71

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	4.51	2.26	79	3.72	2.10	75	3.84	2.17	76	3.60	2.02	75	3.44	2.72
Overhead expenses / Net Interest Income + non-interest income	67.57	61.09	72	62.64	59.31	66	62.69	59.28	63	61.74	62.28	51	51.97	61.29
Percent of Average Assets														
Total overhead expense	2.05	2.18	49	2.11	2.28	45	2.06	2.17	47	2.22	2.57	34	2.44	2.69
Personnel expense.....	1.26	1.21	59	1.33	1.28	59	1.26	1.21	62	1.26	1.30	48	1.43	1.41
Net occupancy expense.....	0.20	0.23	38	0.23	0.24	41	0.22	0.23	46	0.24	0.26	38	0.27	0.28
Other operating expenses.....	0.59	0.71	41	0.55	0.73	29	0.58	0.72	35	0.72	0.94	36	0.74	0.97
Overhead less non-interest income	0.99	1.18	32	0.84	1.10	23	0.82	1.10	22	0.98	1.25	31	1.02	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	67.57	60.59	75	62.64	58.69	66	62.71	58.83	66	61.72	61.82	55	51.95	60.64
Personnel expense.....	41.29	33.94	85	39.61	33.28	81	38.24	32.93	75	34.98	32.36	65	30.38	32.39
Net occupancy expense.....	6.71	6.43	53	6.74	6.42	57	6.72	6.23	58	6.69	6.58	54	5.81	6.52
Other operating expenses.....	19.57	19.35	55	16.29	18.45	41	17.75	19.18	46	20.05	22.28	51	15.76	21.20
Total non-interest income	34.86	26.24	74	37.78	28.42	72	37.80	27.67	75	34.36	28.83	65	30.29	29.23
Fiduciary activities income	7.29	2.31	89	6.74	2.15	90	6.95	2.20	90	6.45	2.09	88	5.57	1.97
Service charges on domestic deposit accounts	7	3.51	91	6.74	3.21	93	6.72	3.27	93	6.45	3.27	92	6.20	3.88
Trading revenue.....	2.57	0.53	90	4.92	0.97	89	3.78	0.62	89	3.64	1.28	84	2.77	1.18
Investment banking fees and commissions.....	1.86	2.33	58	1.97	2.51	57	1.82	2.58	56	1.92	2.46	58	1.70	3.54
Insurance activities revenue.....	0.29	0.38	68	0.28	0.38	69	0.20	0.36	65	0.24	0.41	68	0.18	0.47
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees	0	1.49	12	0	0.99	14	-0.03	0.60	4	-0.03	0.01	31	-0.03	0.28
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0	1.74	12	0.28	3.74	19	0.13	3.30	12	0.24	3.92	20	0.09	1.86
Other non-interest income.....	15.86	8.92	85	16.85	8.65	88	18.22	9.27	86	15.45	9.65	81	13.82	10.04
Overhead less non-interest income	32.71	33.42	42	24.86	29.66	32	24.91	30.52	27	27.36	31.93	33	21.66	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.59	20.83	49	21.88	21.04	54	21.63	21.18	53	19.76	18.63	52	21.79	20.56
Applicable income tax + TE / Pretax net operating income + TE	20.59	22.92	26	21.88	22.74	39	21.56	22.67	31	19.93	21.18	31	21.85	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans		17,320,000	17,300,000	17,200,000	17,137,000	16,327,000	0.12	10.86
Commercial and industrial loans		23,448,000	24,300,000	22,935,000	25,290,000	25,882,000	-3.51	-11.26
Loans to individuals		501,000	526,000	563,000	609,000	558,000	-4.75	-17.92
Loans to depository institutions and acceptances of other banks		9,000	0	9,000	0	0		119.62
Agricultural loans		44,000	48,000	35,000	31,000	23,000	-8.33	-20.84
Other loans and leases		8,247,000	8,422,000	8,549,000	9,229,000	7,586,000	-2.08	47.61
Less: Unearned income		0	0	0	0	1,000		
Loans and leases, net of unearned income		49,569,000	50,596,000	49,291,000	52,296,000	50,375,000	-2.03	2.62
Less: Allowance for loan and lease losses		554,000	777,000	588,000	948,000	637,000	-28.70	-21.75
Net loans and leases		49,015,000	49,819,000	48,703,000	51,348,000	49,738,000	-1.61	2.98
Debt securities that reprice or mature in over 1 year		17,913,000	13,886,000	16,735,000	13,299,000	12,186,000	29.00	47.16
Mutual funds and equity securities		44,000	40,000	42,000	43,000	50,000	10.00	-59.03
Subtotal		66,972,000	63,745,000	65,480,000	64,690,000	61,974,000	5.06	11.85
Interest-bearing bank balances		12,100,000	13,817,000	21,459,000	14,746,000	4,815,000	-12.43	69.40
Federal funds sold and reverse repos		0	0	0	0	30,000		
Debt securities that reprice or mature within 1 year		897,000	1,709,000	251,000	1,729,000	212,000	-47.51	1440.60
Trading assets		1,615,000	671,000	859,000	713,000	342,000	140.69	752.97
Total earning assets		81,584,000	79,942,000	88,049,000	81,878,000	67,373,000	2.05	21.28
Non-interest-bearing cash and due from depository institutions		1,558,000	1,141,000	1,275,000	1,093,000	1,035,000	36.55	16.39
Premises, fixed assets, and leases		754,000	783,000	771,000	765,000	786,000	-3.70	54.58
Other real estate owned		2,000	8,000	2,000	8,000	11,000	-75.00	-89.24
Investment in unconsolidated subsidiaries		19,000	11,000	20,000	11,000	7,000	72.73	124.29
Intangible and other assets		5,401,000	4,590,000	4,884,000	4,565,000	4,307,000	17.67	33.38
Total assets		89,318,000	86,475,000	95,001,000	88,320,000	73,519,000	3.29	22.07
Quarterly average assets		92,111,000	84,510,000	96,900,000	85,220,000	73,075,000	8.99	27.92
Average loans and leases (YTD)		48,276,000	50,595,000	49,100,000	51,635,250	50,511,250	-4.58	0.78
Memoranda								
Loans held-for-sale		6,000	14,000	6,000	5,000	6,000	-57.14	206.59
Loans not held-for-sale		49,563,000	50,582,000	49,285,000	52,291,000	50,369,000	-2.01	2.61
Real estate loans secured by 1–4 family		3,517,000	3,635,000	3,528,000	3,675,000	3,781,000	-3.25	-10.89
Commercial real estate loans		13,796,000	13,657,000	13,664,000	13,452,000	12,523,000	1.02	18.57
Construction and land development		2,637,000	4,535,000	3,280,000	4,428,000	3,866,000	-41.85	-19.65
Multifamily		1,765,000	975,000	1,462,000	968,000	907,000	81.03	168.76
Nonfarm nonresidential		9,394,000	8,147,000	8,922,000	8,056,000	7,750,000	15.31	22.05
Real estate loans secured by farmland		4,000	5,000	5,000	7,000	9,000	-20.00	-83.22
Total investment securities		18,854,000	15,635,000	17,028,000	15,071,000	12,448,000	20.59	52.81
U.S. Treasury securities		2,832,000	4,613,000	2,993,000	4,658,000	2,792,000	-38.61	1.89
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		0	0	0	0	0		-100.00
Mortgage-backed securities		15,978,000	10,982,000	13,993,000	10,370,000	9,606,000	45.49	69.15
Asset-backed securities		0	0	0	0	0		
Other debt securities		0	0	0	0	0		
Mutual funds and equity securities		44,000	40,000	42,000	43,000	50,000	10.00	-59.03
Available-for-sale securities		18,810,000	15,595,000	16,986,000	15,028,000	12,398,000	20.62	73.69
U.S. Treasury securities		2,832,000	4,613,000	2,993,000	4,658,000	2,792,000	-38.61	1.89
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		0	0	0	0	0		-100.00
Mortgage-backed securities		15,978,000	10,982,000	13,993,000	10,370,000	9,606,000	45.49	101.29
Asset-backed securities		0	0	0	0	0		
Other debt securities		0	0	0	0	0		
Mutual funds and equity securities		0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)		-1,095,000	93,000	-130,000	276,000	85,000		
Available-for-sale securities appreciation (depreciation)		0	0	0	0	0		
Structured notes, fair value		2,710,000	4,669,000	2,747,000	5,066,000	518,000	-41.96	105.35

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	42,387,000	38,584,000	45,737,000	39,200,000	27,298,000	9.86	33.21
NOW, ATS and transaction accounts	404,000	495,000	431,000	597,000	521,000	-18.38	35.44
Time deposits less brokered deposits < \$250K	906,000	947,000	489,000	995,000	1,515,000	-4.33	-51.21
MMDA and other savings accounts	32,461,000	32,146,000	33,905,000	30,489,000	25,980,000	0.98	37.20
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	76,158,000	72,172,000	80,562,000	71,281,000	55,314,000	5.52	32.14
Time deposits of \$250K or more	548,000	686,000	627,000	630,000	956,000	-20.12	-24.54
Foreign deposits	605,000	593,000	632,000	587,000	598,000	2.02	-12.23
Federal funds purchased and repos	0	0	0	0	71,000	-100.00	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	674,000		
Other borrowings w/remaining maturity over 1 year	1,906,000	2,012,000	1,978,000	4,861,000	5,769,000	-5.27	-50.26
Brokered deposits < \$250K	399,000	507,000	855,000	507,000	639,000	-21.30	4322.03
Noncore funding	3,458,000	3,798,000	4,092,000	6,585,000	8,707,000	-8.95	-34.72
Trading liabilities	439,000	53,000	106,000	94,000	64,000	728.30	348.19
Subordinated notes and debentures + trust preferred securities	776,000	840,000	818,000	868,000	826,000	-7.62	-41.28
Other liabilities	1,451,000	1,460,000	1,526,000	1,442,000	1,281,000	-0.62	63.17
Total liabilities	82,282,000	78,323,000	87,104,000	80,270,000	66,192,000	5.05	26.12
Equity Capital							
Perpetual preferred stock (including surplus)	394,000	394,000	394,000	394,000	0	0.00	
Common stock	1,141,000	1,141,000	1,141,000	1,141,000	1,141,000	0.00	0.02
Common surplus	2,194,000	2,183,000	2,175,000	2,185,000	2,174,000	0.50	4.17
Retained earnings	10,585,000	9,975,000	10,494,000	9,623,000	9,538,000	6.12	42.45
Accumulated other comprehensive income	-1,173,000	-105,000	-212,000	168,000	-235,000		
Other equity capital components	-6,105,000	-5,436,000	-6,095,000	-5,461,000	-5,291,000		
Total holding company equity capital	7,036,000	8,152,000	7,897,000	8,050,000	7,327,000	-13.69	-11.27
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	7,036,000	8,152,000	7,897,000	8,050,000	7,327,000	-13.69	-11.27
Total liabilities and capital	89,318,000	86,475,000	95,001,000	88,320,000	73,519,000	3.29	22.07
Memoranda							
Non-interest-bearing deposits	42,779,000	38,973,000	46,138,000	39,556,000	27,594,000	9.77	33.32
Interest-bearing deposits	34,931,000	34,985,000	36,538,000	33,449,000	29,913,000	-0.15	29.51
Total deposits	77,710,000	73,958,000	82,676,000	73,005,000	57,507,000	5.07	31.58
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	7,897,000	8,050,000	8,050,000	7,327,000	7,507,000		
Accounting restatements	0	0	0	13,000	-14,000		
Net income	189,000	350,000	1,168,000	474,000	1,198,000		
Net sale of new perpetual preferred stock	0	0	0	394,000	0		
Net sale of new common stock	28,000	22,000	41,000	24,000	39,000		
Sale of treasury stock	18,000	9,000	35,000	11,000	15,000		
Less: Purchase of treasury stock	39,000	8,000	730,000	199,000	1,394,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	95,000	101,000	388,000	391,000	398,000		
Change in other comprehensive income	-961,000	-169,000	-276,000	403,000	374,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,000	-1,000	-3,000	-6,000	0		
Holding company equity capital, ending balance	7,036,000	8,152,000	7,897,000	8,050,000	7,327,000		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	19.39	37.11	17	20.01	36.10	17	18.11	36.25	16	19.40	36.22	18	22.21	37.78	23
Commercial and industrial loans	26.25	10.78	95	28.10	13.88	94	24.14	10.76	93	28.63	13.52	95	35.20	12.02	99
Loans to individuals	0.56	3.61	29	0.61	3.42	32	0.59	3.36	32	0.69	3.40	33	0.76	4.20	30
Loans to depository institutions and acceptances of other banks	0.01	0.02	81	0	0.02	32	0.01	0.02	80	0	0.03	31	0	0.04	29
Agricultural loans.....	0.05	0.17	60	0.06	0.19	52	0.04	0.18	50	0.04	0.19	49	0.03	0.24	47
Other loans and leases.....	9.23	4.19	86	9.74	4.29	88	9	4.47	81	10.45	4.63	88	10.32	5.01	87
Net loans and leases.....	54.88	59.31	35	57.61	60.99	33	51.27	58.67	26	58.14	61.58	33	67.65	63.77	50
Debt securities over 1 year.....	20.06	19.47	56	16.06	16.70	51	17.62	19.46	46	15.06	15.55	47	16.58	14.60	60
Mutual funds and equity securities	0.05	0.06	62	0.05	0.06	61	0.04	0.06	64	0.05	0.05	63	0.07	0.06	65
Subtotal	74.98	80.04	23	73.71	78.43	23	68.93	79.22	16	73.25	78.16	20	84.30	79.65	54
Interest-bearing bank balances	13.55	7.18	83	15.98	9.08	87	22.59	8.50	94	16.70	7.51	92	6.55	3.06	84
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0.04	1.57	63
Debt securities 1 year or less	1	1.65	45	1.98	1.59	67	0.26	1.56	19	1.96	1.68	65	0.29	1.91	20
Trading assets	1.81	0.52	86	0.78	0.56	79	0.90	0.49	83	0.81	1.01	70	0.47	1.19	68
Total earning assets.....	91.34	91.28	52	92.45	91.48	61	92.68	91.77	61	92.71	91.05	69	91.64	89.53	71
Non-interest cash and due from depository institutions.....	1.74	0.96	91	1.32	1	77	1.34	0.82	89	1.24	1.07	62	1.41	1.14	69
Other real estate owned.....	0	0.01	37	0.01	0.02	46	0	0.01	35	0.01	0.02	45	0.01	0.03	42
All other assets.....	6.91	7.70	36	6.24	7.44	35	5.98	7.35	32	6.06	7.82	28	6.95	9.27	26
Memoranda															
Short-term investments	14.55	10.28	74	17.95	11.92	77	22.85	11.47	88	18.65	11.17	82	6.88	7.63	62
U.S. Treasury securities.....	3.17	1.80	77	5.33	0.98	90	3.15	1.47	79	5.27	0.84	91	3.80	1.03	86
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.72	6	0	1.77	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	17.89	14.04	71	12.70	12.38	53	14.73	14.14	57	11.74	11.75	51	13.07	11.44	61
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.55	8	0	0.46	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0.01	0.40	22	0.02	0.46	20	0.01	0.55	20	0.01	0.52	18	0.01	0.39	19
Loans held for investment	55.49	59.15	36	58.49	61.15	35	51.88	58.06	30	59.21	61.72	34	68.51	63.50	53
Real estate loans secured by 1–4 family	3.94	11.67	17	4.20	11.69	20	3.71	11.46	16	4.16	11.91	20	5.14	13.29	21
Revolving	1.81	1.40	65	1.93	1.51	61	1.69	1.42	61	1.91	1.66	59	2.39	2.07	61
Closed-end, secured by first liens	2.10	9.94	10	2.25	9.76	12	2	9.67	11	2.23	9.81	13	2.68	10.69	15
Closed-end, secured by junior liens	0.02	0.17	22	0.03	0.21	20	0.02	0.17	22	0.02	0.22	21	0.07	0.28	29
Commercial real estate loans	15.45	23.42	29	15.79	22.27	29	14.38	22.69	28	15.23	22.22	30	17.03	22.23	37
Construction and land development.....	2.95	3.49	48	5.24	3.32	76	3.45	3.34	57	5.01	3.40	72	5.26	3.44	75
Multifamily.....	1.98	3.52	40	1.13	3.21	26	1.54	3.57	31	1.10	3.12	26	1.23	3.01	30
Nonfarm nonresidential	10.52	15.11	33	9.42	14.77	27	9.39	14.57	30	9.12	14.72	29	10.54	14.69	37
Real estate loans secured by farmland.....	0	0.33	25	0.01	0.33	27	0.01	0.30	28	0.01	0.33	27	0.01	0.36	30

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	34.94	61.87	16	34.19	57.91	14	34.89	61.05	16	32.77	57.15	14	32.41	57.46	15
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	34.94	61.87	16	34.19	57.91	14	34.89	61.05	16	32.77	57.15	14	32.41	57.46	15
Real estate loans secured by 1–4 family.....	7.10	20.07	13	7.18	19.43	14	7.16	19.86	14	7.03	19.43	14	7.51	20.75	14
Revolving	3.27	2.35	65	3.29	2.45	63	3.26	2.43	64	3.22	2.64	58	3.49	3.15	54
Closed-end.....	3.83	17.49	9	3.89	16.76	11	3.90	17.24	11	3.81	16.59	10	4.02	17.39	11
Commercial real estate loans	27.83	38.39	32	26.99	35.36	31	27.72	37.86	32	25.72	34.63	31	24.86	33.52	35
Construction and land development.....	5.32	5.82	51	8.96	5.29	78	6.65	5.65	60	8.47	5.26	76	7.67	5.09	72
1–4 family.....	0.23	1.29	31	0.31	1.05	33	0.29	1.18	35	0.31	0.93	34	0.56	0.94	49
Other.....	5.09	4.49	57	8.65	4.21	90	6.37	4.40	69	8.16	4.19	86	7.11	4.02	79
Multifamily.....	3.56	5.66	41	1.93	5.08	23	2.97	5.78	34	1.85	4.96	23	1.80	4.69	26
Nonfarm nonresidential	18.95	25	36	16.10	23.47	30	18.10	24.56	35	15.40	22.93	30	15.38	22.15	34
Owner-occupied.....	12	8.44	71	9.94	7.93	64	11.12	8.29	66	9.60	7.68	64	9.76	7.72	61
Other.....	6.95	16.32	21	6.17	15.25	16	6.98	15.94	22	5.81	14.95	17	5.63	14.34	19
Real estate loans secured by farmland.....	0.01	0.59	23	0.01	0.56	26	0.01	0.54	26	0.01	0.54	27	0.02	0.55	30
Loans to depository institutions and acceptances of other banks.....	0.02	0.03	80	0	0.03	32	0.02	0.04	80	0	0.06	31	0	0.11	29
Commercial and industrial loans	47.30	18.81	99	48.03	23.16	99	46.53	18.86	99	48.36	22.17	99	51.38	19.53	99
Loans to individuals	1.01	6.52	30	1.04	6.02	32	1.14	6.24	34	1.16	6.13	32	1.11	7.13	26
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.09	0.31	58	0.09	0.33	54	0.07	0.34	51	0.06	0.32	47	0.05	0.37	45
Other loans and leases.....	16.64	8.03	83	16.65	8.05	84	17.34	8.75	83	17.65	9.09	82	15.06	9.85	74
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	213.38	395.39	16	206.42	382.51	16	213.77	391.81	16	209.27	381.27	19	216.08	391.26	23
Real estate loans secured by 1–4 family.....	43.33	125.02	17	43.37	124.29	17	43.85	126.06	19	44.88	125.03	18	50.04	138.18	17
Revolving	19.95	14.84	67	19.87	16.14	62	19.99	15.44	63	20.58	17.42	61	23.27	21.26	60
Closed-end.....	23.38	108.83	9	23.51	106.79	9	23.86	108.85	11	24.30	106.14	11	26.77	115.20	13
Commercial real estate loans	169.96	249.33	31	162.95	237.40	32	169.82	245.88	31	164.27	234.65	33	165.74	229.44	36
Construction and land development.....	32.49	36.95	48	54.11	35.26	74	40.77	35.95	59	54.07	35.62	72	51.16	34.95	69
1–4 family.....	1.39	8.02	31	1.90	6.84	33	1.76	7.42	35	1.95	6.34	35	3.73	6.61	49
Other.....	31.10	28.49	53	52.21	28.01	85	39	28.11	66	52.12	28.16	82	47.43	27.32	77
Multifamily.....	21.74	37.99	41	11.63	34.02	25	18.17	38.66	35	11.82	32.74	26	12	31.04	31
Nonfarm nonresidential	115.73	160.85	32	97.21	157.71	29	110.89	158.05	30	98.38	155.06	31	102.57	152.10	37
Owner-occupied.....	73.27	53.96	68	59.98	52.99	60	68.11	52.99	65	61.29	52.37	62	65.06	53.07	61
Other.....	42.47	105.37	23	37.23	102.29	18	42.78	102.54	24	37.09	100.54	21	37.51	97.41	23
Real estate loans secured by farmland.....	0.05	3.46	24	0.06	3.50	27	0.06	3.22	27	0.09	3.44	27	0.12	3.60	29
Loans to depository institutions and acceptances of other banks.....	0.11	0.18	80	0	0.18	32	0.11	0.21	80	0	0.28	31	0	0.44	29
Commercial and industrial loans	288.88	113.45	97	289.94	145.22	94	285.05	114.45	96	308.83	139.91	96	342.54	122.02	97
Loans to individuals	6.17	36.67	31	6.28	35.91	30	7	34.55	34	7.44	37.47	33	7.38	43.51	28
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.54	1.66	61	0.57	1.94	52	0.43	1.86	52	0.38	1.88	50	0.30	2.18	43
Other loans and leases.....	101.60	47.86	82	100.49	47.52	84	106.25	51.06	83	112.70	49.54	85	100.40	52.44	83
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.73	30.57	24	19.56	27.81	28	18.99	30.07	24	18.53	27.32	27	18.17	26.45	33
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	114.39	198.65	28	118.11	185.94	30	116.31	195.33	27	118.35	183.76	30	121.16	178.57	35
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	187.66	256.17	32	178.09	243.39	32	184.41	252.85	33	179.64	240.85	33	186.22	236.10	37

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	14.55	10.28	74	17.95	11.92	77	22.85	11.47	88	18.65	11.17	82	6.88	7.63	62
Liquid assets	38.16	28.10	77	36.11	27.16	80	42.71	29.03	83	35.76	26.22	81	25.33	22.44	69
Investment securities	21.11	21.67	50	18.08	18.78	52	17.92	21.63	41	17.06	17.85	48	16.93	16.99	53
Net loans and leases	54.88	59.31	35	57.61	60.99	33	51.27	58.67	26	58.14	61.58	33	67.65	63.77	50
Net loans, leases and standby letters of credit	58.82	60.12	45	61.57	61.79	46	55	59.49	35	62	62.48	41	72.47	64.84	69
Core deposits	85.27	76.85	89	83.46	73.69	87	84.80	75.71	91	80.71	70.67	84	75.24	63.09	77
Noncore funding	3.87	9.46	28	4.39	11.95	20	4.31	10.30	25	7.46	14.13	32	11.84	19.36	33
Time deposits of \$250K or more	0.61	1.46	27	0.79	1.96	23	0.66	1.58	23	0.71	2.11	19	1.30	2.94	23
Foreign deposits	0.68	0.32	85	0.69	0.34	85	0.67	0.34	85	0.66	0.36	85	0.81	0.43	84
Federal funds purchased and repos	0	1.11	12	0	1.22	11	0	1.23	11	0	1.47	10	0.10	1.94	23
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	0	48	0	0
Net federal funds purchased (sold)	0	0.44	29	0	0.60	29	0	0.54	31	0	0.54	30	0.06	0.48	36
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	11	0	1.11	10	0	1	11	0	1.24	7	0.92	3.01	30
Earning assets that reprice within 1 year	61.89	36.68	93	63.10	38.67	95	66.95	37.37	94	64.67	39.38	95	70.09	39.29	96
Interest-bearing liabilities that reprice within 1 year	1.87	6.16	11	2.17	7.73	7	1.93	6.39	9	2.07	8.20	7	4.04	10.19	13
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	60.02	29.01	96	60.93	29.49	97	65.02	29.65	96	62.60	29.11	96	66.05	26.63	98
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-14.24	-1.97	14	-18.40	-0.51	6	-26.91	-2.33	2	-15.29	3.20	4	5.89	14.45	24
Net short-term noncore funding dependence	-18	-6.65	14	-22.53	-6.88	11	-30.86	-7.71	7	-23.76	-4.76	10	-4.30	3.38	20
Short-term investment / Short-term noncore funding	1,376.80	265.83	96	1,337.30	246.74	95	1,443.48	273.46	97	1,496.37	184.19	96	211.32	77.77	85
Liquid assets - short-term noncore funding / Nonliquid assets	60	35.38	81	54.41	30.67	86	71.80	36.68	87	53.72	28.18	86	29.56	16.97	82
Net loans and leases / Total deposits	63.07	73.06	28	67.36	76.22	26	58.91	72.79	18	70.33	79.43	27	86.49	90.31	39
Net loans and leases / Core deposits	64.36	78.05	23	69.03	83.77	20	60.45	78.25	16	72.04	88.34	20	89.92	103.93	29
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.53			0.62			0.12			1.57				0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-14.48	-8.82	16	1.22	1.31	54	-1.74	-0.25	16	3.77	4.31	53	1.23	1.36	52
Structured notes appreciation (depreciation) / Tier 1 capital	-0.15			0			-0.02			0.02				0	
Percent of Investment Securities															
Held-to-maturity securities	0	20.27	8	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.77	77.97	85	99.74	85.49	76	99.75	83.77	81	99.71	87.23	78	99.60	85.40	82
U.S. Treasury securities	15.02	8.39	80	29.50	5.10	91	17.58	6.70	83	30.91	4.72	90	22.43	6.15	87
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0	4.35	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0	7.89	6	0	9.71	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	84.75	65.55	80	70.24	66.67	52	82.18	66.54	73	68.81	66.64	52	77.17	67.43	56
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.16	8	0	3.05	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0.23	0.30	61	0.26	0.36	66	0.25	0.29	62	0.29	0.35	64	0.40	0.40	63
Debt securities 1 year or less	4.76	8.63	48	10.93	9.29	67	1.47	7.78	19	11.47	10.55	66	1.70	11.86	12
Debt securities 1 to 5 years	19.09	18.50	60	40.68	16.09	88	29.56	18.25	76	48.31	17.03	91	62.97	17.94	93
Debt securities over 5 years	75.92	70.45	51	48.13	72.48	17	68.72	71.11	36	39.93	69.86	16	34.93	66.02	18
Pledged securities	14.37	29.79	28	29.86	33.48	46	16.13	32.26	28	33.61	35.67	46	4.16	30.57	11
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-16.29	-1.29	41	248.04	156.41	78	31.78	27.98	59	225.79	183.32	68	53.92	26.69	78
Investment securities	20.59	28.40	49	19.56	31.91	44	12.99	31.36	32	21.07	23.62	54	2.98	11.75	35
Core deposits	5.52	14.47	20	30	29.18	59	13.02	16.94	46	28.87	26.88	67	2.83	11.23	21
Noncore funding	-8.95	-10.65	55	-64.78	-25.09	4	-37.86	-14.79	22	-24.37	-12.18	37	14.93	6.59	68

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			29,292,000	26,600,000	26,639,000
Commit: Secured commercial real estate loans	4,245,000	3,082,000	3,882,000	3,084,000	3,718,000
Commit: Unsecured real estate loans	516,000	505,000	580,000	498,000	465,000
Credit card lines (reported semiannually, June/Dec)			543,000	523,000	491,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,526,000	3,422,000	3,550,000	3,412,000	3,538,000
Commercial and similar letters of credit	42,000	40,000	44,000	31,000	21,000
Securities lent	2,000	142,000	67,000	143,000	12,000
Credit derivatives - notional amount (holding company as guarantor)	1,203,000	1,038,000	1,102,000	1,106,000	786,000
Credit derivatives - notional amount (holding company as beneficiary)	599,000	627,000	747,000	642,000	379,000
Credit derivative contracts w/ purchased credit protection-investment grade	1,786,000	1,645,000	1,832,000	1,728,000	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	16,000	20,000	17,000	20,000	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	848,000	909,000	809,000	869,000	671,000
Purchased options contracts (interest rate)	848,000	909,000	809,000	869,000	671,000
Interest rate swaps	32,844,000	27,893,000	30,082,000	27,983,000	24,360,000
Futures and forward foreign exchange	2,258,000	1,652,000	1,974,000	2,079,000	1,172,000
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	4,000	5,000	4,000	5,000	6,000
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	2,935,000	665,000	1,779,000	503,000	477,000
Purchased options contracts (commodity and other)	2,935,000	665,000	1,779,000	503,000	477,000
Commodity and other swaps	5,748,000	2,873,000	4,212,000	2,115,000	2,135,000

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						30.83	22.78	77	30.12	22.01	81	36.23	23.52	83	
Standby letters of credit	3.95	0.64	97	3.96	0.67	97	3.74	0.65	96	3.86	0.71	96	4.81	0.84	96
Commercial and similar letters of credit	0.05	0.02	83	0.05	0.02	81	0.05	0.02	83	0.04	0.02	80	0.03	0.02	76
Securities lent	0	0.08	86	0.16	0.11	86	0.07	0.10	85	0.16	0.18	86	0.02	0.40	79
Credit derivatives - notional amount (holding company as guarantor)	1.35	0.26	90	1.20	0.28	88	1.16	0.24	88	1.25	0.35	88	1.07	0.42	86
Credit derivatives - notional amount (holding company as beneficiary)	0.67	0.18	86	0.73	0.18	87	0.79	0.18	91	0.73	0.30	86	0.52	0.52	82
Credit derivative contracts w/ purchased credit protection-investment grade	2	0.19	94	1.90	0.17	94	1.93	0.18	94	1.96	0.25	93	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.02	0.17	71	0.02	0.16	70	0.02	0.13	70	0.02	0.30	68	0	0.45	34
Derivative contracts	54.21	45.51	81	41.13	42.67	75	43.63	46.30	78	39.54	48.62	72	40.76	68.47	67
Interest rate contracts	38.67	33.09	77	34.36	30.32	74	33.37	32.46	74	33.65	34.36	70	34.96	47.31	66
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.95	1.59	65	1.05	2	57	0.85	1.41	63	0.98	2.18	51	0.91	2.47	62
Purchased options contracts (interest rate)	0.95	1.35	75	1.05	1.45	73	0.85	1.31	74	0.98	1.46	72	0.91	2.65	67
Interest rate swaps	36.77	19.54	84	32.26	20.33	81	31.66	20.49	81	31.68	20.83	81	33.13	28.86	77
Foreign exchange contracts	2.53	6.48	80	1.92	6.19	78	2.08	6.30	77	2.36	6.01	79	1.60	10.12	73
Futures and forward foreign exchange contracts	2.53	3.96	83	1.91	3.83	80	2.08	3.78	80	2.35	3.47	82	1.59	5.23	77
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	78	0.01	0.71	79	0	0.76	77	0.01	0.77	78	0.01	2.03	76
Equity, commodity, and other derivative contracts	13.01	1.07	93	4.86	0.80	89	8.18	0.92	91	3.53	1.86	87	4.20	3.32	84
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	3.29	0.36	91	0.77	0.27	89	1.87	0.32	90	0.57	0.52	87	0.65	0.98	84
Purchased options contracts (commodity and other)	3.29	0.26	93	0.77	0.18	90	1.87	0.21	91	0.57	0.37	88	0.65	0.94	85
Commodity and other swaps	6.44	0.32	94	3.32	0.27	92	4.43	0.31	92	2.39	0.32	90	2.90	0.38	88
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						59.66	44.98	76	51.52	42.82	74	52.74	45.53	73	

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	48,420,000	35,571,000	41,448,000	34,926,000	29,969,000
Interest rate contracts	34,540,000	29,711,000	31,700,000	29,721,000	25,702,000
Foreign exchange contracts.....	2,262,000	1,657,000	1,978,000	2,084,000	1,178,000
Equity, commodity, and other contracts	11,618,000	4,203,000	7,770,000	3,121,000	3,089,000
Derivatives Position					
Futures and forwards	2,258,000	1,652,000	1,974,000	2,079,000	1,172,000
Written options	3,783,000	1,574,000	2,588,000	1,372,000	1,148,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	3,783,000	1,574,000	2,588,000	1,372,000	1,148,000
Purchased options	3,783,000	1,574,000	2,588,000	1,372,000	1,148,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	3,783,000	1,574,000	2,588,000	1,372,000	1,148,000
Swaps	38,596,000	30,771,000	34,298,000	30,103,000	26,501,000
Held for trading.....	34,226,000	26,939,000	30,272,000	26,326,000	21,768,000
Interest rate contracts	20,740,000	21,511,000	21,000,000	21,521,000	17,827,000
Foreign exchange contracts.....	1,868,000	1,225,000	1,502,000	1,684,000	852,000
Equity, commodity, and other contracts	11,618,000	4,203,000	7,770,000	3,121,000	3,089,000
Non-traded.....	14,194,000	8,632,000	11,176,000	8,600,000	8,201,000
Interest rate contracts	13,800,000	8,200,000	10,700,000	8,200,000	7,875,000
Foreign exchange contracts.....	394,000	432,000	476,000	400,000	326,000
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	46,455,000	35,678,000	40,726,000	35,319,000	28,821,000
One year or less	28,721,000	21,648,000	24,990,000	22,008,000	19,245,000
Over 1 year to 5 years	12,823,000	9,975,000	10,815,000	9,236,000	6,611,000
Over 5 years	4,911,000	4,055,000	4,921,000	4,075,000	2,965,000
Gross negative fair value (absolute value)	1,948,000	340,000	747,000	229,000	141,000
Gross positive fair value.....	1,836,000	621,000	928,000	700,000	317,000
Held for trading.....	1,835,000	620,000	928,000	699,000	317,000
Non-traded	1,000	1,000	0	1,000	0
Current credit exposure on risk-based capital derivative contracts	1,500,000	561,000	727,000	600,000	243,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	2,000	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	71.33	93.91	11	83.53	94.52	17	76.48	94.17	14	85.10	94.10	18	85.76	93.44	21
Foreign exchange contracts	4.67	3.18	75	4.66	3.16	78	4.77	3.47	75	5.97	3.49	79	3.93	3.20	74
Equity, commodity, and other contracts	23.99	1.19	96	11.82	1.04	94	18.75	1.14	97	8.94	1.17	92	10.31	1.64	91
Futures and forwards	4.66	10.22	53	4.64	12.82	45	4.76	11.16	46	5.95	14.05	46	3.91	13.49	39
Written options	7.81	6.03	69	4.42	8.11	47	6.24	6.28	62	3.93	8.18	43	3.83	5.91	50
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	7.81	5.74	71	4.42	7.80	50	6.24	5.96	64	3.93	7.73	46	3.83	5.10	54
Purchased options	7.81	3.59	77	4.42	3.58	67	6.24	3.27	73	3.93	3.42	68	3.83	4.42	62
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	7.81	3.11	81	4.42	3.15	68	6.24	2.87	76	3.93	2.86	71	3.83	3.35	66
Swaps	79.71	74.58	43	86.51	69.64	59	82.75	74.26	50	86.19	68.76	60	88.43	69.75	64
Held for trading	70.69	38.74	62	75.73	42.14	65	73.04	40.42	64	75.38	43.53	64	72.64	44.16	60
Interest rate contracts	42.83	32.48	56	60.47	36.29	59	50.67	34.15	57	61.62	36.62	59	59.48	37.24	58
Foreign exchange contracts	3.86	1.60	82	3.44	1.47	82	3.62	1.68	82	4.82	1.60	86	2.84	1.60	77
Equity, commodity, and other contracts	23.99	0.58	98	11.82	0.51	97	18.75	0.60	98	8.94	0.68	95	10.31	0.83	94
Non-traded	29.31	61.26	37	24.27	57.86	34	26.96	59.58	35	24.62	56.47	35	27.36	55.84	39
Interest rate contracts	28.50	57.41	40	23.05	54.11	34	25.82	56.71	35	23.48	53.82	34	26.28	52.22	40
Foreign exchange contracts	0.81	0.37	85	1.21	0.45	86	1.15	0.40	86	1.15	0.46	85	1.09	0.34	86
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	95.94	92.63	40	100.30	90.92	80	98.26	92.53	53	101.13	91.48	82	96.17	93.86	43
One year or less	59.32	27.97	78	60.86	26.80	81	60.29	27.56	82	63.01	32.05	79	64.22	32.17	78
Over 1 year to 5 years	26.48	26.35	49	28.04	28.69	55	26.09	27.01	47	26.44	27.06	53	22.06	30.45	42
Over 5 years	10.14	29.53	28	11.40	30.03	30	11.87	29.89	30	11.67	29.56	28	9.89	28.09	30
Gross negative fair value (absolute value)	4.02	1.21	96	0.96	1.21	45	1.80	0.98	83	0.66	1.55	33	0.47	0.83	40
Gross positive fair value	3.79	1.52	90	1.75	1.70	51	2.24	1.34	88	2	2.23	50	1.06	1.19	47
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.26	0.06	91	0.04	0.05	72	0.10	0.04	86	0.03	0.07	51	0.02	0.06	58
Gross positive fair value (X)	0.24	0.06	90	0.08	0.07	75	0.12	0.05	87	0.10	0.09	68	0.05	0.07	66
Held for trading (X)	0.24	0.04	91	0.08	0.05	80	0.12	0.04	88	0.10	0.07	74	0.05	0.06	75
Non-traded (X)	0	0.01	14	0	0.01	15	0	0.01	5	0	0.02	11	0	0.01	5
Current credit exposure (X)	0.20	0.04	91	0.07	0.05	75	0.10	0.04	86	0.08	0.06	68	0.04	0.05	62
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0.03	0	97	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	2.08	0.47	91	0.85	0.61	73	1.04	0.46	85	0.90	0.85	62	0.36	0.73	53

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	588,000	948,000	948,000	637,000	671,000
Gross losses	18,000	16,000	70,000	238,000	152,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	10,000	13,000	80,000	42,000	45,000
Net losses	8,000	3,000	-10,000	196,000	107,000
Provision for loan and lease losses	-26,000	-168,000	-370,000	524,000	73,000
Adjustments	0	0	0	-17,000	0
Ending balance	554,000	777,000	588,000	948,000	637,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.11	0.04	13	-0.80	-0.11	2	-0.41	-0.09	3	0.65	0.51	72	0.10	0.15	43
Provision for loan and lease losses / Average loans and leases	-0.22	0.06	13	-1.33	-0.20	3	-0.75	-0.16	3	1.01	0.82	72	0.14	0.24	38
Provision for loan and lease losses / Net loan and lease losses	-325	49.50	15	-5,600	-168.35	1	3,700	-105.48	96	267.35	487.86	38	68.22	130.58	11
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	1.20	44	1.54	1.49	61	1.19	1.23	48	1.81	1.58	72	1.26	0.83	85
Allowance for loan and lease losses / Total loans and leases	1.12	1.17	45	1.54	1.47	61	1.19	1.20	51	1.81	1.55	72	1.26	0.81	85
Allowance for loan and lease losses / Net loans and leases losses (X)	17.31	38.27	58	64.75	18.09	91		21.39		4.84	11.58	32	5.95	8.03	59
Allowance for loan and lease losses / Nonaccrual assets	205.95	355.27	33	247.45	291.29	51	222.73	364.13	35	273.20	299.17	57	320.10	218.72	82
ALLL / 90+ days past due + nonaccrual loans and leases	187.80	284.19	39	207.75	246.27	48	202.06	287.08	40	241.84	244.34	59	283.11	151.73	84
Gross loan and lease losses / Average loans and leases	0.15	0.17	59	0.13	0.24	35	0.14	0.19	49	0.46	0.34	72	0.30	0.28	64
Recoveries / Average loans and leases	0.08	0.07	68	0.10	0.08	70	0.16	0.08	87	0.08	0.07	68	0.09	0.08	65
Net losses / Average loans and leases	0.07	0.09	55	0.02	0.16	24	-0.02	0.11	5	0.38	0.27	72	0.21	0.21	58
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	14.29	10.98	70	5.46	7.39	42	33.61	34.67	59	27.63	33.98	45	43.54	36.22	74
Earnings coverage of net loan and lease losses (X)	26.50	38.54	59	93.33	25.70	86	-112	39.72	6	5.69	22.91	27	15	24.40	50
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	28	0.02	0.03	66	-0.01	0.02	23	-0.02	0.04	9	-0.02	0.01	14
Real estate loans secured by 1-4 family	-0.11	-0.02	5	0	-0.01	58	-0.09	-0.02	5	-0.05	0.01	8	-0.05	0.01	7
Revolving	-0.25	-0.08	14	0	-0.03	61	-0.06	-0.07	32	0	0.01	54	-0.11	0.02	9
Closed-end	0	-0.02	70	0	-0.01	63	-0.10	-0.01	3	-0.10	0	3	0	0	45
Commercial real estate loans	0	0	63	0.03	0.05	62	0.01	0.04	51	-0.01	0.07	4	-0.01	0.01	16
Construction and land development	0.15	-0.02	97	0	0	57	0	0	64	0	0	59	0	-0.01	60
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0.15	-0.01	97	0	0	57	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	-0.04	0.01	7	0.05	0.07	69	0.01	0.05	48	-0.01	0.11	2	-0.01	0.02	11
Owner-occupied	0	0	64	0.05	0.01	88	0	0.01	44	-0.01	0.02	1	0	0.01	45
Other	-0.04	0	6	0	0.06	41	0.01	0.04	57	0	0.08	24	-0.01	0.01	7
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.17	0.11	73	0.05	0.20	38	-0.03	0.17	11	0.79	0.47	81	0.40	0.37	64
Loans to individuals	0.80	0.70	62		1.06		0.36	0.71	34	0.49	1.13	29		1.17	
Credit card loans			1.88			2.41			1.84			2.92			3.11
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	-3.23	0.19	0	0	0.08	37
Loans to foreign governments and institutions			0			0			0			0		0	
Other loans and leases	-0.10	0.16	2	-0.05	0.09	7	-0.02	0.10	8	-0.02	0.15	7	0.09	0.15	56

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		204,000		302,000		153,000		404,000		127,000
90+ days past due loans and leases		26,000		60,000		27,000		45,000		26,000
Nonaccrual loans and leases		269,000		314,000		264,000		347,000		199,000
Total past due and nonaccrual loans and leases		499,000		676,000		444,000		796,000		352,000
Restructured 30–89 days past due		1,000		0		0		38,000		1,000
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		34,000		29,000		20,000		33,000		36,000
Total restructured loans and leases		35,000		29,000		20,000		71,000		37,000
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		6,000		42,000		5,000		44,000		74,000
Other real estate owned		2,000		8,000		2,000		8,000		11,000
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.41	0.32	72	0.60	0.33	81	0.31	0.32	59	0.77
90+ days past due loans and leases	0.05	0.10	62	0.12	0.11	75	0.05	0.10	61	0.09
Nonaccrual loans and leases	0.54	0.44	67	0.62	0.65	55	0.54	0.46	69	0.66
90+ days past due and nonaccrual loans and leases	0.60	0.59	59	0.74	0.82	55	0.59	0.62	55	0.75
30–89 days past due restructured	0	0.01	48	0	0.01	20	0	0.01	21	0.07
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.07	0.10	51	0.06	0.13	38	0.04	0.10	33	0.06
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.41	0.32	72	0.60	0.33	81	0.31	0.32	59	0.77
90+ days past due assets	0.05	0.10	62	0.12	0.11	75	0.05	0.10	61	0.09
Nonaccrual assets	0.54	0.45	67	0.62	0.66	55	0.54	0.47	69	0.66
30+ days past due and nonaccrual assets	1.01	0.94	61	1.34	1.18	67	0.90	0.97	55	1.52
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.33	0.35	59	0.43	0.50	53	0.31	0.36	50	0.44
90+ days past due and nonaccrual assets + other real estate owned	0.33	0.36	56	0.44	0.53	50	0.31	0.37	48	0.45
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.31	0.41	42	0.42	0.58	38	0.29	0.41	38	0.49
Allowance for loan and lease losses	50.18	62.77	47	46.85	69.27	36	46.09	62.64	41	46.10
Equity capital + allowance for loan and lease losses	3.66	3.67	53	4.08	5.03	44	3.19	3.60	48	4.86
Tier 1 capital + allowance for loan and lease losses	3.42	4.23	45	4.33	5.96	38	3.37	4.30	41	5.29
Loans and leases + other real estate owned	0.56	0.69	46	0.72	0.97	39	0.55	0.71	45	0.84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.44	0.26	81	0.66	0.31	87	0.23	0.26	47	1.13	0.39	92	0.51	0.38	72
	90+ days past due		0.10	0.13	74	0.06	0.13	63	0.09	0.12	74	0.03	0.16	54	0.06	0.16	54
	Nonaccrual.....		0.57	0.51	66	0.49	0.76	37	0.50	0.52	57	0.56	0.76	40	0.32	0.46	42
Commercial and industrial	30–89 days past due		0.28	0.26	64	0.65	0.22	90	0.31	0.24	69	0.34	0.23	77	0.15	0.31	32
	90+ days past due		0.02	0.03	65	0.07	0.02	87	0.03	0.04	66	0.12	0.03	88	0.07	0.05	70
	Nonaccrual.....		0.70	0.53	70	0.94	0.69	72	0.77	0.57	71	0.99	0.75	71	0.55	0.83	39
Individuals	30–89 days past due		0	0.67	4	1.90	0.53	95	5.86	0.63	99	1.64	0.83	85	0.54	0.83	35
	90+ days past due		0	0.08	21	3.61	0.11	99	0.71	0.09	93	0.99	0.14	94	0	0.17	16
	Nonaccrual.....		0.60	0.16	88	0	0.22	10	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due		0	0	45		0.01		0	0.01	45		0				0
	90+ days past due		0	0	48		0		0	0	47		0				0
	Nonaccrual.....		0	0.01	45		0		0	0	47		0				0
Agricultural	30–89 days past due		0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0.03			0.50			0				0.07
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.23			0.04			0.15			0.09				0.03
Other loans and leases	30–89 days past due		0.74	0.13	91	0.23	0.13	74	0.12	0.12	69	1.25	0.18	93	0.04	0.20	42
	90+ days past due		0.05	0.01	90	0.17	0.01	96	0	0.01	34	0.03	0.01	86	0	0.01	30
	Nonaccrual.....		0.05	0.08	62	0.01	0.15	47	0.01	0.09	51	0.01	0.15	43	0.05	0.13	52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
	1.05	0.44	90	0.80	0.47	80	0.37	0.46	49	0.79	0.65	72	0.69	0.67	61	
1–4 family	30–89 days past due	0.03	0.25	59	0	0.28	18	0	0.24	18	0	0.33	16	0	0.31	14
	90+ days past due	1.88	0.68	89	1.32	0.88	75	1.36	0.71	86	1.74	0.89	86	0.95	0.73	71
Revolving	30–89 days past due	0.62	0.27	86	0.90	0.31	89	0.56	0.28	80	0.77	0.48	77	0.51	0.45	56
	90+ days past due	0.06	0.03	80	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.80	1.02	64	0.90	1.31	57	0.68	1.18	57	0.95	1.13	62	0.80	1	60
Closed-end	30–89 days past due	1.42	0.46	92	0.71	0.48	74	0.21	0.49	28	0.80	0.65	71	0.84	0.70	69
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	2.79	0.66	95	1.68	0.85	88	1.93	0.67	90	2.41	0.87	90	1.09	0.70	80
Junior lien	30–89 days past due	0	0.01	12	0	0.01	9	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	9	0	0.05	6	0	0.03	8	0	0.04	6	0.05	0.04	61
Commercial real estate	30–89 days past due	0.29	0.16	81	0.63	0.22	90	0.19	0.15	70	1.23	0.26	97	0.46	0.18	90
	90+ days past due	0.12	0.01	93	0.07	0.02	86	0.11	0.01	94	0.04	0.02	83	0.07	0.03	76
	Nonaccrual	0.24	0.37	43	0.27	0.62	27	0.28	0.38	51	0.24	0.62	23	0.14	0.23	36
Construction and development	30–89 days past due	0.42	0.19	77	0.57	0.22	82	0.21	0.17	76	1.26	0.28	90	0.54	0.28	76
	90+ days past due	0.08	0	96	0.04	0.01	89	0.12	0.01	96	0	0.01	35	0	0.02	33
	Nonaccrual	0.23	0.17	74	0.07	0.50	40	0.21	0.20	74	0.07	0.41	40	0.05	0.20	43
1–4 family	30–89 days past due	0.19	0.03	91	0	0.03	30	0	0.02	30	0	0.03	28	0.16	0.06	83
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.23	0.14	77	0.57	0.16	86	0.21	0.13	80	1.26	0.22	90	0.39	0.20	78
	90+ days past due	0.08	0	96	0.04	0	91	0.12	0	96	0	0	40	0	0.01	35
	Nonaccrual	0.23	0.14	77	0.07	0.43	47	0.21	0.16	77	0.07	0.35	47	0.05	0.17	48
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	5.17	0.09	99	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.31	0.13	83	0.74	0.20	92	0.21	0.13	74	0.73	0.23	88	0.46	0.14	91
	90+ days past due	0.15	0.01	93	0.10	0.02	86	0.12	0.01	95	0.06	0.02	84	0.12	0.03	85
	Nonaccrual	0.29	0.45	42	0.42	0.78	38	0.35	0.45	52	0.36	0.80	29	0.19	0.28	41
Owner Occupied	30–89 days past due	0.10	0.04	80	0.48	0.06	98	0.20	0.04	94	0.53	0.07	97	0.27	0.07	95
	90+ days past due	0.10	0	96	0.10	0	96	0.12	0	96	0.06	0	94	0.10	0.01	94
	Nonaccrual	0.29	0.17	76	0.37	0.32	66	0.35	0.17	83	0.30	0.27	56	0.19	0.16	62
Other	30–89 days past due	0.21	0.08	81	0.26	0.12	77	0.01	0.08	43	0.20	0.14	71	0.19	0.07	85
	90+ days past due	0.05	0.01	90	0	0.01	34	0	0	37	0	0.01	33	0.01	0.01	76
	Nonaccrual	0	0.24	7	0.05	0.40	20	0	0.23	7	0.06	0.44	20	0	0.10	9
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,770,000	-2,112,000	-2,780,000	-2,135,000	-1,976,000										
Retained earnings	10,585,000	10,001,000	10,494,000	9,695,000	9,538,000										
Accumulated other comprehensive income (AOCI)	-1,173,000	-105,000	-212,000	168,000	-235,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	6,642,000	7,784,000	7,502,000	7,728,000	7,327,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	646,000	653,000	650,000	641,000	643,000										
Accumulated other comprehensive income-related adjustments	-1,173,000	-105,000	-212,000	168,000	-235,000										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	7,169,000	7,236,000	7,064,000	6,919,000	6,919,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	7,169,000	7,236,000	7,064,000	6,919,000	6,919,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	394,000	394,000	394,000	394,000	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	394,000	394,000	394,000	394,000	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	394,000	394,000	394,000	394,000	0										
Tier 1 Capital	7,563,000	7,630,000	7,458,000	7,313,000	6,919,000										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	199,000	249,000	199,000	249,000	249,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	332,000	433,000	333,000	433,000	446,000										
Allowance for loan and lease losses in tier 2 capital	599,000	785,000	618,000	838,000	668,000										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	1,130,000	1,467,000	1,150,000	1,520,000	1,363,000										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,130,000	1,467,000	1,150,000	1,520,000	1,363,000										
Exited advanced approach tier 2 capital															
Total capital	8,693,000	9,097,000	8,608,000	8,833,000	8,282,000										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	92,111,000	84,487,000	96,900,000	85,148,000	73,075,000										
Less: Deductions from common equity tier 1 capital	646,000	653,000	651,000	641,000	643,000										
Less: Other deductions	-166,000	-195,000	-168,000	-198,000	-341,000										
Total assets for leverage ratio	91,631,000	84,029,000	96,417,000	84,705,000	72,773,000										
Total risk-weighted assets	72,195,200	65,648,500	69,707,800	66,931,100	68,273,480										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.93	12.18	18	11.02	12.54	27	10.13	12.37	20	10.34	12.35	20	10.13	12.11	22
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.48	12.88	9	11.62	13.31	21	10.70	13.11	11	10.93	13.08	15	10.13	12.78	8
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.04	14.72	4	13.86	15.37	20	12.35	14.91	9	13.20	15.23	13	12.13	14.36	11
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.25	9.06	24	9.08	9.15	49	7.74	8.98	19	8.63	9.13	39	9.51	9.76	48
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		2,000			2,000			6,000			7,000			6,000	0.00	48.15	
Other insurance activities income		2,000			2,000			6,000			7,000			6,000	0.00	48.15	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		1,393,000			1,372,000			1,393,000			1,366,000			1,343,000	1.53	10.16	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.29	0.38	68	0.28	0.38	69	0.20	0.36	65	0.24	0.41	68	0.18	0.47	63			
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.16	12.22	71	16.32	11	72	17.31	12	70	16.54	11.03	73	17.77	11.51	76			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	1,189,000	940,000	1,160,000	898,000	1,010,000
Real estate loans.....	7,000	7,000	7,000	7,000	21,000
Commercial and industrial loans	1,179,000	928,000	1,150,000	888,000	989,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	2,000	0	0	0
Other foreign loans.....	3,000	3,000	3,000	3,000	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	297,000	294,000	308,000	264,000	264,000
Total selected foreign assets	1,486,000	1,234,000	1,468,000	1,162,000	1,274,000
Total foreign deposits	605,000	593,000	632,000	587,000	598,000
Interest-bearing deposits	213,000	204,000	231,000	231,000	302,000
Non-interest-bearing deposits.....	392,000	389,000	401,000	356,000	296,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	1.02	0.70	73	1.31	0.69	75	1.29	0.66	76	1.33	0.87	71	1.88	1.25	69
Cost: Interest-bearing deposits.....	0	0.14	22	0	0.13	25	0	0.14	20	0.37	0.42	60	0.93	1.19	43
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18				27.03
Commercial and industrial loans		1.62			1.94			0.35	0.79	76		0.64			0.29
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....	26.49	10.28	75	-9.18	-6.17	45	29.18	6.83	81	-11.09	-2.40	36	-7.41	22.48	35
Total selected assets.....	20.42	17.19	72	-0.40	-2.56	55	26.33	9.48	77	-8.79	2.04	32	1.12	12.40	51
Deposits	2.02	-5.48	48	18.13	2.95	72	7.67	0.73	67	-1.84	3.46	36	20.16	10.36	73

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		239,661	54,387	1,062,054	695,666	1,447,214	340.66	38.00
Dividends		200,000	0	830,000	487,000	1,207,000		31.58
Interest		485	315	1,150	3,299	19,452	53.97	
Management and service fees		39,176	54,072	230,904	205,367	220,762	-27.55	80.84
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	19,000	0	0		
Dividends		0	0	19,000	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		67,620	889	4,082	14,144	24,875	7506.30	7266.01
Dividends		67,000	0	0	11,000	22,000		
Interest		0	0	0	0	0		
Management and service fees		620	889	4,082	3,144	2,875	-30.26	-32.46
Other income		0	0	0	0	0		
Total income from subsidiaries		307,281	55,276	1,085,136	709,810	1,472,089	455.90	76.01
Securities gains (losses)		0	0	0	0	0		
Other operating income		-6,797	3,536	15,002	16,870	9,773		
Total operating income		300,484	58,812	1,100,138	726,680	1,481,862	410.92	68.84
Operating Expenses								
Personnel expenses		16,269	45,113	170,189	140,324	143,515	-63.94	-55.26
Interest expense		5,275	5,138	20,338	30,250	55,926	2.67	75.66
Other expenses		6,677	17,855	86,118	82,366	87,363	-62.60	-68.85
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		28,221	68,106	276,645	252,940	286,804	-58.56	-53.59
Income (loss) before taxes		272,263	-9,294	823,493	473,740	1,195,058		132.37
Applicable income taxes (credit)		1,569	-1,714	-5,796	-6,227	-8,638		
Extraordinary items								
Income before undistributed income of subsidiaries		270,694	-7,580	829,289	479,967	1,203,696		102.43
Equity in undistributed income of subsidiaries		-82,181	357,698	338,950	7,499	-19,535		
Bank subsidiaries		-22,329	351,234	325,715	-7,568	-21,984		
Nonbank subsidiaries		71	77	-17,919	3,257	1,604	-7.79	-87.21
Subsidiary holding companies		-59,923	6,387	31,154	11,810	845		
Net income (loss)		188,513	350,118	1,168,239	487,466	1,184,161	-46.16	-6.68
Memoranda								
Bank net income		177,671	351,234	1,155,715	479,432	1,185,016	-49.42	-17.50
Nonbank net income		71	77	1,081	3,257	1,604	-7.79	-87.21
Subsidiary holding companies' net income		7,077	6,387	31,154	22,810	22,845	10.80	61.80

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	7,273,874	81.16	8,239,320	81	8,257,315	83.31	8,057,402	7,662,023	-11.72	-3.07	
Common and preferred stock	6,488,057	72.39	7,603,041	74.74	7,471,380	75.38	7,420,847	7,024,187	-14.66	-5.43	
Excess cost over fair value	635,450	7.09	636,279	6.26	635,450	6.41	636,555	637,836	-0.13	-1.10	
Loans, advances, notes, and bonds	150,000	1.67	0	0	150,000	1.51	0	0		-50.94	
Other receivables	367	0	0	0	485	0	0	0			
Investment in nonbank subsidiaries	31,445	0.35	49,370	0.49	31,374	0.32	49,293	24,945	-36.31	8.94	
Common and preferred stock	31,445	0.35	49,370	0.49	31,374	0.32	49,293	24,945	-36.31	8.94	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	79,834	0.89	115,100	1.13	139,832	1.41	108,713	96,903	-30.64	-20.52	
Common and preferred stock	68,929	0.77	115,100	1.13	128,360	1.29	108,713	96,903	-40.11	-31.38	
Excess cost over fair value	10,905	0.12	0	0	11,472	0.12	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	1,285,943	14.35	1,393,068	13.69	1,105,063	11.15	1,489,130	1,196,299	-7.69	57.39	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	1,740	0.02	2,529	0.02	3,662	0.04	2,595	2,955	-31.20		
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	290,094	3.24	372,805	3.66	374,772	3.78	433,979	333,272	-22.19	17.26	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	8,962,930	100.00	10,172,192	100.00	9,912,018	100.00	10,141,112	9,316,397	-11.89	3.05	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	1,415,576	15.79	1,495,256	14.70	1,471,216	14.84	1,537,623	1,471,056	-5.33	306.58	
Subordinated notes and debentures	251,002	2.80	270,353	2.66	264,736	2.67	280,394	264,247	-7.16	-1.58	
Other liabilities	259,268	2.89	253,802	2.50	279,213	2.82	269,337	248,159	2.15	56.83	
Balance due to subsidiaries and related institutions	1,234	0.01	161	0	0	0	4,089	5,508	666.46		
Total liabilities	1,927,080	21.50	2,019,572	19.85	2,015,165	20.33	2,091,443	1,988,970	-4.58	150.75	
Equity Capital	7,035,850	78.50	8,152,620	80.15	7,896,853	79.67	8,049,669	7,327,427	-13.70	-11.27	
Perpetual preferred stock (income surplus)	394,493	4.40	394,493	3.88	394,493	3.98	394,493	0	0.00		
Common stock	1,140,824	12.73	1,140,824	11.22	1,140,824	11.51	1,140,824	1,140,824	0.00	0.00	
Common surplus	2,193,955	24.48	2,183,111	21.46	2,174,954	21.94	2,185,124	2,174,134	0.50	4.16	
Retained earnings	10,584,549	118.09	9,974,893	98.06	10,494,036	105.87	9,622,858	9,538,583	6.11	42.44	
Accumulated other comprehensive income	-1,173,155	-13.09	-105,079	-1.03	-212,086	-2.14	167,585	-235,362			
Other equity capital components	-6,104,816	-68.11	-5,435,622	-53.44	-6,095,368	-61.49	-5,461,215	-5,290,752			
Total liabilities and equity capital	8,962,930	100.00	10,172,192	100.00	9,912,018	100.00	10,141,112	9,316,397	-11.89	3.05	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	9.74	9.94	53	17.20	12.54	82	14.69	11.94	75	6.34	7.29	35	16.20	9.68	94	
Bank net income / Average equity investment in banks	9.33	10.44	44	17.24	12.55	82	13.93	11.80	72	6.01	7.45	31	15.82	10.51	88	
Nonbank net income / Average equity investment in nonbanks	0.90	11.36	27	0.62	12.53	23	2.84	13.12	32	10.90	9.75	64	6.71	7.89	59	
Subsidiary HCs net income / Average equity investment in sub HCs	25.77	8.34	94	22.83	11.69	90	25.16	10.11	95	21.40	7.01	91	22.18	8.55	96	
Bank net income / Parent net income	94.25	97.54	21	100.32	95.97	39	98.93	96.79	32	98.35	88.16	27	100.07	82.22	37	
Nonbank net income / Parent net income	0.04	3.43	41	0.02	2.83	33	0.09	3.40	39	0.67	3.59	48	0.14	5.93	34	
Subsidiary holding companies' net income / Parent net income	3.75	80.23	5	1.82	65.70	5	2.67	65.35	5	4.68	68.34	10	1.93	74	7	
Leverage																
Total liabilities / Equity capital	27.39	16.87	80	24.77	17.74	79	25.52	16.81	79	25.98	20.06	75	27.14	20.43	70	
Total debt / Equity capital	23.69	11.65	82	21.66	11.90	80	21.98	11.71	80	22.58	14.41	76	23.68	14.31	74	
Total debt + notes payable to subs that issued TPS / Equity capital	23.69	13.71	80	21.66	14.30	78	21.98	13.63	78	22.58	16.67	74	23.68	16.36	73	
Total debt + Loans guaranteed for affiliate / Equity capital	23.69	11.72	81	21.66	12.02	80	21.98	11.77	80	22.58	14.68	76	23.68	14.56	74	
Total debt / Equity capital – excess over fair value	26.08	11.75	83	23.49	12	83	23.94	11.81	81	24.52	14.52	79	25.94	14.51	75	
Long-term debt / Equity capital	23.69	11.08	82	21.66	11.33	81	21.98	10.95	82	22.58	13.56	78	23.68	13.04	76	
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	9.19	0.07	98	7.80	0.10	97	8.19	0.05	98	7.91	0.08	97	8.70	0.12	96	
Long-term debt / Consolidated long-term debt	62.14	40.81	64	61.91	35.48	73	62.09	39.86	64	31.73	34.67	46	26.31	28.44	51	
Double Leverage																
Equity investment in subs / Equity capital	102.83	103.47	54	103.08	102.85	55	104.83	103.22	64	102.06	102.81	45	106.23	103.22	69	
Total investment in subs / Equity capital	104.96	108.45	48	103.08	108.21	45	106.73	108.40	61	102.06	110.16	33	106.23	111.07	56	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.26	0.38	52	0.18	0.22	51	0.33	0.29	61	0.34	0.47	50	0.39	0.36	55	
Equity investment in subs – equity cap / Net income-div (X)	0.53	1.31	36	0.25	0.74	25	0.49	1.05	39	1.72	1.82	64	0.58	1.22	36	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	247.30	129.62	83	44.80	111.20	22	172.16	152.85	64	118.71	136.59	46	222.18	177.68	72	
Cash from ops + noncash items + op expense / Op expense + dividend	267.37	125.04	84	52.95	98.58	30	174.79	154.48	64	122.87	147.24	46	227.70	190.27	73	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	251.97	98.29	87	50.48	85.35	33	48.33	98.54	12	150.97	134.08	69	71.35	116.34	12	
Pretax operating income + interest expense / Interest expense	5,261.38	2,251.18	86	-80.89	1,142.88	10	4,149.04	1,835.33	87	1,666.08	2,016.32	68	2,236.86	1,968.54	72	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	5,261.38	1,728.15	86	-80.89	1,357.31	5	4,149.04	1,770.77	86	1,666.08	1,539.23	76	2,236.86	1,632.83	73	
Dividends + interest from subsidiaries / Interest expense + dividends	266.75	145.40	83	0.30	117.86	11	208.20	174.12	64	119	150.43	41	275.03	210.80	75	
Fees + other income from subsidiaries / Salary + other expenses	173.43	9.52	98	87.28	13.36	93	91.68	11.92	96	93.63	13.95	96	96.86	16.52	94	
Net income / Current part of long-term debt + preferred dividends (X)	31.42	20.52	81	58.35	33.13	82	50.79	47.61	78	37.50	35.64	77		57.11		
Other Ratios																
Net assets that reprice within 1 year / Total assets	12.84	3.42	91	12.51	3.97	88	9.83	3.44	85	13.44	3.85	86	10.65	2.64	87	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due					0.24			0.05			0.17			0.10		0.04
Nonaccrual					0.75			1.22			0.92			1.03		0.54
Total					1			1.27			1.09			1.13		0.58
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.05	1.70	44	0.06	1.80	50	0.04	1.76	47	0.06	2.66	44	0.04	5.62	39	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0.03	0.05	88	0.03	0.07	86	0.02	0.06	87	0.03	0.08	82	0.03	0.19	78	

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	35.09	64.91	24		74.87		46.79	66.37	40	81.46	81.10	60	33.06	57.84	31
Dividends declared / Net income	50.39	33.46	82	28.85	23.13	57	33.21	28.27	59	80.21	42.29	92	33.61	33.08	52
Net income – dividends / Average equity.....	4.83	6.76	33	12.24	9.52	73	9.81	8.62	68	1.25	4.14	17	10.76	6.46	89
Percent of Dividends Paid															
Dividends from bank subsidiaries	210.53	124.34	75	0	101.14	15	213.92	155.92	69	124.55	132.17	52	303.27	178.13	79
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	4.90	4.90	72	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	70.53	3.24	92	0	4.75	46	0	5.91	45	2.81	4.85	88	5.53	21.40	85
Dividends from all subsidiaries	281.05	153.16	80	0	128.99	8	218.81	203.53	63	127.37	174.85	39	308.79	260.40	70
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	112.57	43.39	91	0	30.63	14	71.82	45.96	72	101.58	60.28	87	101.86	66.55	86
Interest income from bank subsidiaries.....	0.27	0.15	81	0.09	0.12	75	0.10	0.11	78	0.69	0.36	79	1.64	0.54	82
Management and service fees from bank subsidiaries	22.05	0.75	95	15.39	1.08	95	19.98	0.88	96	42.84	1.47	97	18.63	1.55	96
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	134.89	49.34	91	15.48	33.49	34	91.90	51.33	87	145.10	62.88	95	122.13	69.36	89
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	0	47.24	21	1,757.63	62.63	98	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	39.06	17	0	69.48	11	1,757.63	87.22	98	0	79.84	8	0	150.41	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	946.73	117.80	94	0	28.44	27	0	38.10	20	48.22	43.51	57	96.30	61.23	69
Interest income from subsidiary holding companies.....	0	11.88	27	0	6.44	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies.....	8.76	0.52	94	13.92	0.37	95	13.10	0.73	90	13.78	0.44	95	12.58	0.36	96
Other income from subsidiary holding companies.....	0	-3.33	52	0	-1.46	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	955.49	126.86	94	13.92	34.47	45	13.10	58.37	25	62.01	55.20	61	108.89	76.49	69
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	66.56	60.28	39	0	58.57	15	75.45	74.16	29	67.02	69.76	25	81.45	67.32	38
Interest income from bank subsidiaries.....	0.16	1.04	69	0.54	0.72	78	0.10	0.23	68	0.45	0.63	70	1.31	0.80	76
Management and service fees from bank subsidiaries	13.04	1.48	92	91.94	4.11	96	20.99	1.44	95	28.26	1.87	96	14.90	1.81	90
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	79.76	73.91	32	92.48	71.70	42	96.54	83.13	39	95.73	82.20	40	97.66	78.80	51
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	1.73	3.07	69	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	1.73	4.67	65	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	22.30	1.52	92	0	1.03	46	0	2.10	45	1.51	2.53	88	1.48	4.52	86
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0.21	0	99	1.51	0	98	0.37	0	98	0.43	0	98	0.19	0	98
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	22.50	3.73	90	1.51	2.35	88	0.37	3.91	87	1.95	4.56	86	1.68	6.08	83
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	28.43	14	0	29.59	12	0	26.38	13	0	27.08	12	0	28.33	11